

TABLE 1. TYPE OF LAW AND INSURANCE REQUIREMENTS FOR PRIVATE EMPLOYMENT

Jurisdiction	Type of Law: Compulsory or Elective	Waivers Permitted	Employer to Insure Through:		Self-Insurance By:	
			State Fund	Pvt. Carrier	Indiv. Employer	Grp. of Employers
Alabama	Compulsory	No	No	Yes	Yes	Yes
Alaska	Compulsory	Yes	No	Yes	Yes	No
Arizona	Compulsory	Yes	Competitive	Yes	Yes	Yes
Arkansas	Compulsory	Yes	No	Yes	Yes	Yes
California	Compulsory	No	Competitive	Yes	Yes	No
Colorado	Compulsory	Yes	Competitive	Yes	Yes	Yes
Connecticut	Compulsory	Yes	No	Yes	Yes	Yes
Delaware	Compulsory	No	No	Yes	Yes	No
Dist. of Col.	Compulsory	No	No	Yes	Yes	No
Florida	Compulsory	Yes	No	Yes	Yes	Yes
Georgia	Compulsory	Yes	No	Yes	Yes	Yes
Hawaii	Compulsory	No	Competitive	Yes	Yes	Yes
Idaho	Compulsory	No	Competitive	Yes	Yes	No
Illinois	Compulsory	No	No	Yes	Yes	Yes
Indiana	Compulsory	No	No	Yes	Yes	No
Iowa	Compulsory	Yes	No	Yes	Yes	Yes
Kansas	Compulsory	Yes	No	Yes	Yes	Yes
Kentucky	Compulsory	Yes	Competitive	Yes	Yes	Yes
Louisiana	Compulsory	Yes	Competitive	Yes	Yes	Yes
Maine	Compulsory	Yes	Competitive	Yes	Yes	Yes
Maryland	Compulsory	Yes	Competitive	Yes	Yes	Yes
Massachusetts	Compulsory	No	No	Yes	Yes	Yes
Michigan	Compulsory	Yes	Competitive	Yes	Yes	Yes
Minnesota	Compulsory	No	Competitive	Yes	Yes	Yes

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Mississippi	Compulsory	No	No	Yes	Yes	Yes
Missouri	Compulsory	No	Competitive	Yes	Yes	Yes
Montana	Compulsory	Yes	Competitive	Yes	Yes	Yes
Nebraska	Compulsory	Yes	No	Yes	Yes	No
Nevada	Compulsory	No	No	Yes	Yes	Yes
New Hampshire	Compulsory	No	No	Yes	Yes	Yes
New Jersey <u>1</u> /	Compulsory	No	No	Yes	Yes	No <u>2</u> /
New Mexico	Compulsory	Yes	Competitive	Yes	Yes	Yes
New York	Compulsory	No	Competitive	Yes	Yes	Yes
North Carolina	Compulsory	Yes	No	Yes	Yes	Yes
North Dakota	Compulsory	No	Exclusive	No	No	No
Ohio	Compulsory	Yes	Exclusive	No	Yes	No
Oklahoma	Compulsory	No	Competitive	Yes	Yes	Yes
Oregon	Compulsory	No	Competitive	Yes	Yes	Yes
Pennsylvania	Compulsory	No	Competitive	Yes	Yes	Yes
Puerto Rico	Compulsory	No	Exclusive	No	No	No
Rhode Island	Compulsory	No	Competitive	Yes	Yes	Yes
South Carolina	Compulsory	Yes	No	Yes	Yes	Yes
South Dakota	Compulsory	Yes	No	Yes	Yes	Yes
Tennessee	Compulsory	Yes	No	Yes	Yes	Yes
Texas <u>3</u> /	Elective	No	Competitive	Yes	Yes	No
Utah	Compulsory	No	Competitive	Yes	Yes	No
Vermont	Compulsory	Yes	No	Yes	Yes	No
Virginia	Compulsory	Yes	No	Yes	Yes	Yes
Virgin Islands	Compulsory	No	Exclusive	No	No	No

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Washington	Compulsory	No	Exclusive	No	Yes	Yes
West Virginia	Compulsory	No	Exclusive	No	Yes	No
Wisconsin	Compulsory	No	No	Yes	Yes	No
Wyoming <u>4</u> /	Compulsory	No	Exclusive	No	No	No
United States*:						
FECA	Compulsory	No	Exclusive	No	Yes	No
LHWCA	Compulsory	No	No	Yes	Yes	No

* Federal Employees' Compensation Act.
Longshore and Harbor Workers' Compensation Act.

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FOOTNOTES:

- 1/ New Jersey: Workers' compensation coverage may be terminated by either party upon sixty days notice in writing prior to any accident.
- 2/ New Jersey: Permits ten or more employers licensed by the State as hospitals to group self-insure.
- 3/ Texas: Provides for mandatory workers' compensation coverage under Title 25 of State statutes regarding rules and regulations for "Carriers" (Article 911-A, Sec. II, Motor Bus Transportation and Regulations by the Railroad Commission).
- 4/ Wyoming: The law is compulsory for all employers engaged in extrahazardous occupations and elective for all other occupations.